

What is claimed is:

- 5 1. A networked-based system for providing online verification of users
applying for third-party services available through the network comprising:
- 10 a first server node connected to the network for offering application
to third-party services through the network;
- a user node connected the network for accessing the first server node
and applying for third-party services;
- 15 a second server node connected to the network and accessible from
the first server node, the second server node for processing verification
requests communicated from the first server node;
- a third server node connected the network and accessible from the
second server node, the third server node for navigating on the network by
proxy according to navigation requests communicated from the second
server node; and
- 20 a data repository accessible at least to the second server node for
storing data about users being verified, characterized in that a user operating
the user node accesses the first server node and applies for a service or
services offered through the first server node and submits data for
verification, the first server node sending the data in the form of a
verification request to the second server node, the second server node
creating a navigation request containing a portion of the submitted data and
25 sending the navigation request to third server, the third server performing the
navigation according to the request and reporting navigation results back to

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the second server, the second server reporting the results back to the first server for verification purposes.

2. The network-based system of claim 1, wherein the network is a data-
5 packet-network.

3. The network-based system of claim 2, wherein the data-packet-network
is the Internet network.

4. The network-based system of claim 3, wherein the second and third
10 server nodes are hosted by a same service provider.

5. The network-based system of claim 1, wherein the third-party services are
15 financial-management services.

6. The network-based system of claim 4, wherein the user node is a personal
computer having access to the network..

7. The network-based system of claim 4, wherein the user node is a wireless
20 Internet-capable appliance.

8. The network-based system of claim 4, wherein the user node is a
telephone.

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15. A method for online verification of a user applying for third-party services available on a data-packet-network comprising steps of:

(a) the user interacting with the site offering the third-party services, the interaction comprising the population and submission of an electronic form for online verification purposes;

(b) the online application form routed to a site offering the verification service, the service-site creating a temporary user profile and a navigation request from the data submitted in the form;

(c) the navigation request routed to navigation system, the system performing the proxy navigation sequence according to the request;

(d) the navigation system reporting the results of the automated navigation sequence back to the verification site ; and

(e) the verification site sending a verification recommendation back to the site offering the third party services.

16. The method of claim 15, wherein the data-packet-network is the Internet network.

17. The method of claim 16 wherein in step (a), the site is a third-party server accessed from an Internet-capable appliance operated by the user.

18. The method of claim 17 wherein in step (b), the site is a verification server hosted by a verification service provider.

19. The method of claim 18 wherein in step (b), the navigation request contains authentication data to at least one user-held online account.

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20. The method of claim 19 wherein in step (c), the navigation system comprises a server hosted by the verification service provider.

21. The method of claim 19 wherein in step (c), the navigation system comprises a plurality of interconnected servers hosted by the verification service provider.

22. The method of claim 16, wherein in step (a), the third party services comprises proxy financial management services.

23. The method of claim 16 wherein in step (a), the site offering the third party services is accessed by the user operating a telephone.

24. The method of claim 20 wherein in step (a), electronic form is presented in a web page.

25. The method of claim 24 wherein in step (c), the data portion of the form enabling the proxy navigation sequence comprises at least one user-name and password set for logging into a user-held online account.

26. The method of claim 25 wherein in step (c), the data portion of the form enabling the proxy navigation sequence also includes at least one domain name and at least one URL address.

27. The method of claim 26 wherein in step (b), non-sensitive data submitted for verification is compared against user profile data for verification purposes.

5 28. The method of claim 26 wherein in step (d), navigation results are equated to a score at the verification site using a scoring system.

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